ASSESSMENT OF EMPLOYEE TURNOVER INTENTION IN CASE OF COMMERCIAL BANK OF ETHIOPIA, GUBRE BRANCH

WOLKITE UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMIC

DEPARTMENT OF MANAGEMENT

A RESEARCH PROPOSAL SUBMITTED TO THE COLLEGE OF BUSINESS AND ECONOMICS DEPARTMENT OF MANAGEMENT IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE DEGREE OF BACHELOR OF ART IN MANAGEMENT

BY: MUT KUN

ID NO: SSR/ 1095/14

ADVISOR: Mr:MEHARIAMLAK K.

April, 2025

WOLKITE, ETHIOPIA

Acknowledgment

First of all, I Praise Lord the Almighty for giving me strength, health and peace to win all life challenges and successfully completes this study.

I extend my gratitude to my Advisior Mr:MEHARIAMLAK K. for his advice, encouragements and technical support during my research paper.

My deepest and special appreciation goes to my Dad Kun for his unreserved support throughout my study .

Finally, I would like to express my gratitude and appreciation to my friends who have provided motivation, advice, support, and even remark that had contribute toward the completion of my research.

THANK YOU IN ADVANCE FOR YOUR COOPERATION!

Abstract

This study focuses on the assessment of employees turn over and its consequence on organization performance in the case of commercial bank of Ethiopia Gubre branch. Employee turnover is the rate of employee leaving accompany and new employee filling up their position. The main objective of the study is to asses and point out the Intention of employee turnover on organization at CBE, Gubre Branch. The study uses questionnaires for data collection. The researcher uses total population of the employees to gather accurate and reliable information from each employee. The already data collected are presented and analyzed in the form of table, percentage frequencies that means both with quantitative and qualitative methods are used in order to analyze and interpret the data. The research finding has showed the actual employee turnover in the organization or bank have moderate and increase time to time. Male employees have more sensitive than female employees to make decision. The research finding has showed more of the employees of the bank are male and there is an intention to leave the organization. Employees in the bank has not sufficient to good they get amoral and technical support from there supervisor. Therefore, it is leads to employees leave the organization. Human beings seek appreciation for their best performance. The research finding shows employees have not satisfactory with the application of incentive reward. The promotion opportunities in the bank have not satisfactory. Employees believe that to avoid or overcome employees turn over within their bank the bank manager must a good relation between managers and employees within working environment and creating open discussion with employees and try to understand the whole problems and overcome the problem.

Table content

CHAPTER ONE

Background of the study

Employee turnover is the rate of employee leaving a company and new employee filling their position. Researchers have studied about factors that aggravate or facilitate employee turnover among those Different contributors of improved turn over the prospect of getting higher pay elsewhere can be hand highly environment the success of specially service rendered firm depends on employing the skill and ability of the employees effectively and retention of well-trained motivated employees. Without effective employees, even the most capital and structured organization perform function inefficiently and may place its survival at Risk (John. M 2018).

It is the fact of like that free market economy labor and capital mobile in search of opportunities that enables them to minimize the remuneration (rectum). Hence labor mobility is normal and sometimes seek as health phenomena in free market economics where if it is under manageable situation (John .M 2018).

1.2. Statement of the problem

Met the demand of business requires building motivated staff but tending and kept quality employees can be very challenging. If the organization required significance number of years with a lot of turn over cost in order to replace the experience staff number who's the bank. Employees are leave their organization due to a number of factors which in turned over in large scope. Actually, the cause of turnover will be, low morality, lack of job satisfaction, lack of effective leadership, weather condition all the above factors result in high turnover of employee. This again cans result in low productivity even up to the shutdown of the organization (Raymond anoe, 2018).

The reason that motivates me to study the cause of employee turnover is to know why the employee of CBE in Gubre branch prefers to work in another organization and to know in which

the manager of the organization or bank can solve this problem. Therefore, the point of investigation of this research paper has been to assess the past actual turnover, the intention, and the causes of turnover.

The previous researcher studies at different areas, for instance Raymond anoe (2018) asset of employee turnover intention on an organization in United States and Richard and Irwishicp also try to manage the turnover in many universities of Europe and North America. The researcher studies in 2018 and these studies focus on assessment of employee turnover intention in the CBE in Gubre branch so; there is a time and area gap between the previous research and this paper.

1.3. Research Question

- What does the past actual turnover in CBE Gubre branch look like?
- What is the turnover intention of the employees?
- What are the problems that causes employee turnover?

1.4. Objective of the Study

1.4.1 General Objective

The general objective of the research is assessment of employee turnover intentions.

1.4.2. Specific Objective

To achieve the general objective stated above, the following specific objectives have to be accomplished. The specific objectives are:

- To identify the level of actual turnover of CBE Gubre branch in the past.
- To asses' turnover intention of CBE in Gubre branch.
- To identify the problems that cause employee turnover.

1.5. Scope of the study

This study was limited only on CBE Gubre branch Gubre town. Not considered other branches because of time and budget constraint.

In this study, the researcher used only census method to gather data that concerned with this study due to the employees of CBE, Gubre branch are small which 36, so the researcher did not employe other methods.

This study was concerned only assessments of employee turnover on organization performance without considering other factors such as layoff transfer etc.

1.6. Significance of the study

It is used as indicator for organization to see root cause of employee turnover.

- It may also help the bank manager to plan for the next fiscal which the type of material needs necessary that help to manager turnover of employee.
- It can be used as for the research practice for other researcher as a reference on the same topic.
- It can be used for society to know the effect of employee turnover on organizational performance. And it will help for the researcher to gain acknowledge and experience

1.7. Limitation of study

While studying the study, the researcher was facing the following limitation

- Lack of paste experience.
- The bank staff not filling the question properly.
- The respondents are not be given full information due to confidence of the information.
- Doing research parallel with academic face challenge for the researcher.
- Lack of internet access.

1.8. Organization of the study

This study has five chapters. The first chapter was appeared to discuss about information parts like back ground of the study, back ground of the organization, statement of the problem, objective of the study, scope and limitation of the study, significance of the study

Chapter two also express about the review of literature that will make the paper clear out overview of different topics related to employee turnover. Chapter three will consist of data design and method. This Contains study of description area, research design, types of data resource, sample design. And the fourth chapter will deal with result analysis of the result and final chapter will comprise conclusion recommendation of the study.

CHAPTER TWO

2. Review of related literature

2.1. Definition of turnover

Employee turnover occurs when employees leaves their jobs and must be replaced. The world web dictionary defines employee's turnover "as the ratio of the number of workers that had to be replaced in a given time period to the average number of workers". In their own definition, Abassi and Hollman (2000:305) define turnover as the "rotation of employees around the labor market between firms, jobs and occupation and between the state of employment and unemployment".

The requirement of any organization is to attract & sufficient number of people into the

organization and the persuade them to stay for at least a reasonable period of time. Depend up on their ability to attract members could prevent organization from functioning effectively any every case it to die (Cherring.2017).

Employee turns over in the difference in the rate of employee leaving and company and new employee filling up their position. Nowadays, it is becoming and major problem among most of the companies, especially in law paying job. There are many aspects that play and significant role in the employee turnover rate of particular company. (Cherring.2018)

When employee leave the company, the employee has to inter considerable amount of direct and indirect expense. The cost normally includes advertising expense. Resource management expense loss of time and productivity work imbalance and employee training and development expense if the company determine the most common cause of employee turnover. It would

certainly be able to take the necessary steps for recruiting and retaining well qualities personnel. Cause of employee turnover (Dr. Douton 2018).

2.2 Classification of employee turnover

Labor turnover rate are divide into two parts an accession or addition to employee and expiration or termination of employment separation can considered as voluntary or in voluntary.

Voluntary turnover: - the worker for reason such as financial personal or social initiated voluntary separation. Voluntary separation may be result of job dissatisfaction manage maternity poor health or voluntary retirement.

Involuntarily separation:- include discharged lay off since employees who are not contribution to organizational effectives should be retained or fired and may be caused by in competence violation or rule dishonesty in subordination laziness absenteeism, lack of supply order. Shortage conversion of plants to new production techniques introduction of improved machinery or process death permanent disability etc. So involuntary turnover may be caused by economic, psychological and performance reason (Edin and Fippo).

2.3 Advantage and disadvantage of labor turnover

Turnover especially voluntary is often viewed as under able although this is not always true from individual perspective turnover is the major way to improve employee opportunity. When such mobility results is improved income and satisfaction society and individual are both benefited employee initiated turnover may also have positive benefited for the organization its poor performance are the ones likely to leave (Hermanyetal 2018).

Advantage

- In provide incentive to recruit fresh staff
- Enable organizations to shed staff more easily when redundancies and planned
- It opens up promotion hennas for lay serving employee

Disadvantage

- Additional cost of replacement recruitment

- Disruption to production of good or service caused by lavers
- Additional training cost and initial job training
- May lead to difficulties in attracting new start

2.4 cause of employee turnover

There are several factor that contribute to the leasing of employees from an organization the major ones are below.

2.4.1 Job dissatisfaction

Most theories of turnover maintaining that employee leave their jobs when their needs are being satisfied at their present place of work alternative job become available which the employee believe will satisfy more of their needs (ivancevich 2017).

The highest turnover levels found in company where employs report greater dissatisfaction turnover level are generally high in companies with working condition undesirable job in adequate supervision and training wage in equalities and limited opportunism for advancement (Cherrington 2018).

Job dissatisfaction produces law morale among worker which undesirable some of indicator of the law morale are

- **Absenteeism:** Job dissatisfaction to related absenteeism study has found that lest satisfied employee one more likely to be absent work due to avoidable reason as working condition become undesirable employee may first start to miss as few days and then leave permanently for (Edwin B FIpp 2017).

  Tiredness: Similar to absenteeism tiredness also generally believed to ret let job dissatisfaction this is indicates by such employee tiredness as spending too much time on personnel telephone call and in generally attitude of passing time at work rather than spending time use full productivity(hen man 1996)

- **Employee unrest:** Unrest is a general condition of unhappiness with job and may manifested is itself in number of ways the worker may manifested itself in properly he/she may start complaining about work condition and find result with everything that goes in the work environments (Maryan 1996).

2.4.2 Economic condition

- Turnover rate are strongly influenced by economic condition an individual perception of the availabilities of alternative to jobs in the function of labor market. When unemployment level are high because of pressed economic shows an increase relationship between these two variable opportunity high unemployment levels reduces the perceiving and real opportunities of changing to another job.

- Employees are reluctant to leave one job unless they know another is valuable since manager cannot control economic condition(Henemanet 1996).

2.4.3 Stress

- Stress is state of mind which reflects certain biochemical reaction in the human body and is projected by sense of anxiety tension and depression and caused by the environment force or that cannot be met by the resource available to the extent of stress.

- The two major source of stress are organizational and personal.(Van Hoftampressinc)

Organizational source includes: Role conflict it occurs when two or more people have

Different and sometimes opposite expectation of a given individual in other words role

Conflict occurs when contradictory demand is simultaneously placed up on employee.

Roll over load this occurs when the work equipment are so excessive that employee feel that they don't have reducing time or ability to meet such requirement.

Role ambiguity: if the work activity is not defined than the Person who is carrying

out this activity will not be have as others expect him to because his role is not clearly defined when then there is a lot of uncertainty regarding job definition or job expectation than people experience role ambiguity.(Maray Ann).

Personal source includes: Internal relationship the effectiveness of the organization in influenced the nature of the relation among group's members one of the major stress is organization setting is poor interpersonal relationship in the group or with superior or subordinates. When inter personal relationship are not every critical, the employee develop general sense of anxiety they have to deal with each other or depend upon each other such group (Wayne).

Takes or departmental meeting where they have to interact with each other's Personal factor events in personal life cannot from events in work life and personal with un happy family life seldom express and positive attitude at work much of the stress brought about by non-work as situation may be due to divorce marriage death of level one financial difficulties and social cultural relationship (Me Graw).

2.4.4 Benefit

Employ always flock to companies who offer more benefit. There are money employee who are not away of the benefit that are provided to them in their compensation package. The employee need to reduce their bureaucratic procedure in order for the employee to receive the best available benefit without any difficult. They should make note of what all benefit other organization are providing. Which attract current employee (Henemanet 1996).

2.4.5 Working environment

The main causes of employee turnover. Employee prefer to work in an environment which is suitable for them this is the most common reason why they jump from company to company in just a few month(Irwin In).

2.5 Consequence of employee turnover

2.5.1Loss of productivity

The an immediate consequence of employee turnover is loss of productivity whether an employee regain voluntary or is remover during amass lay off the work still need to get finished and productivity will suffer as the work gets observed by other employee while are Placements is being recruited , or permanently. Staff needs time to learn the task and duties of the person who vacated the job which could affect productivity and effectiveness (Mary Annvovon).

2.5.2 Cost

Another significant and hard consequence of employee's turnover is cost. Employee can see significant cost due to employee turnover ranging from half an employee salary for new or low level stat up to five time annually wage of experienced or high management hire cost include the cost of separation such as cost reducing new employee including cost recruitment or hiring Agency and items related to the interview process and the price of training are employee to learn the job.(Gray,1996).

2.5.3 Training

Once replacement has been found for the departed employee the new staffer must be trained on the new duty and responsibility. Training a new employee especially at high level ,not only take time and productivity away from those employee responsible for the training but also involve such formal cost as training classes, training material, training hours. Informal cost such as training the monitoring and socializing with other employees.

2.6 Factor contribute to the reduction of employee turnover

2.6.1 Motivating employee

The level of motivation of employee represents the potential human energy available for production purpose. The mobilization and quantization of this energy make it imperative for the management to activities the source of energy by the application of incentives.

Presumable the magnitude of incentives required it negatively related to the motivation level because as indicates of workers, higher would be there would be there productivity potential.

Organization use difference techniques to get more productivity and motivation employee among these techniques. The following are important (Mary Ann).

- **Designing Motivation job:** Jobs are the foundation organization productivity and employee's satisfaction or lack of here. How well jobs are designed will play are increasingly important role in the success, every survival much organization. As the number of new worker coming in to the labor market slows and international computational increases. Well-designed jobs will because even more how important is attracting and retaining motivated work force which is capable of producing quality products and services (Gray/1989).

- **Training employees:** When employee turn over's great. It is more important for organization to provide formal technical training for employee. Among the benefit that organization might expect from an increased training effort:

- Greater productivity and better quality

- Greater versatility from the work force

- Better job satisfaction can evidence by lower absenteeism and how turn over and greater motivation

- Reduced need for supervision

- The development of a mere confident and component work force (Berihun M).

Among the most important attitudes in an organization setting are attitude of job satisfaction.

Managers have been concerned about the job satisfaction of their employee for many Years. High job satisfaction contributes to organizational commitment job involvement. Improve physical and mental health and greater quality of life both on and off the job. Job satisfaction results provide what employee values in the works situation. People who are satisfied with their job are unlikely to intend to quiet and the reverse is also true(Gray /stark 1989). There are four factors which leave to be mentioned in this regard.

2.6.2 Organizational Factor

- **Salary and wage:** Salary and wage plays significant role in determining the level of job satisfaction is respective of the level of position that an employee holds in the organization, studies indicate that pay is a primary determinate of job satisfaction, especially when it is perceived as fair and equitable compared to others as fair and equitable compared to others and relative employee, effort and contribution pay is also prime moves since it satisfies. The first level needs of Maslow's model of motivation it is also considered a symbol of achievement since higher pay reflect degree of contribution towards organization operation welfare.

- **Promotion:** Promotional opportunities are another source job satisfaction especially at higher level job because promotion indicates an employee's worth to the organization which is highly moral boosting.

- **Company policies:** Organizational structure and organizational policies pay an important role in establishing environment which is conductive to job satisfaction liberal and fair policies are usually associated with job satisfaction.

- **Organizational change:** Organizational change refers to alternatively enduring alternative of the present state of an organization or its components or interrelationship amongst of the components and their direction and integrated function, in totality or partiality, in order to attain greater viability in the context to the present and the anticipated future environment. The organizational change may embrace activities, such as amalgamation and bifurcation, diversification or reorganization structuring change is design or introduce of new systemic evolving or the total change is design or the

  Introduction new system involving the total organization or it section it may also include change of people. Task and technology as well as change are process, customer normal and culture of the organization.

The organization change has a number of goals explicit and implicit. The most obvious common goal can be categorized as higher performance. Acceptance of new techniques, increased motivation greater innovation , enhanced cooperation decreased turnover etc. understanding

these goal there are two basic objectives change in an organizational level of adoption to its environment and change in the internal behavioral patterns of employees(Gray /stroke 1989).

- **Organizational development:** Organizational development refers to a serious of strategies system and process for effecting planned organizational changes and measure to meet to the altered situation in which modern organizational exist or actively adopt themselves to their environment. It is integrated type of training or educational strategy which embraces the entire culture of the organization with view.

To bring about planned change. If purpose to large the entire element to the organizational culture involving beliefs. Attitudes, structures etc. to enable the organization to cope with the fast technical and other changing occurring in its environment (Mary AnvonGlinew 1998)

2.6.3 Working environment factor

- **Supervisory style:** Whenever supervisor are friend and supportive of workers. There is the job satisfaction. A close relation between the supervisor and worker participation in decision making about such is issue that directly concern. The workers are highly conductive to job satisfaction.

- **Work group:** The group size and quality of inter personal relation with in the group play significant role in worker happiness. Large group size usually lead to lower level of job satisfaction. Due to the fact the large group lead to poor interpersonal communication, reduce feeling of togetherness and difficulty and getting to know each other more closely small group provide greater opportunity for building manual truth and understanding.

- **Working condition:** Good working condition are highly desirable because they lead physical conform people put high premium on a clear working condition and factor such as heating air condition humidity lighting, noise level. Availability of adequate tools and equipment and desirable working condition are taken for granted and may not contribute heavily to word a job satisfaction (John._mivacerch 1998).

Parts working condition do become source of job dissatisfaction simply because they lead to physical discomfort and danger.

2.6.4 Factor relates to work itself

By and large the work itself plays a major role in determining the level of job satisfaction. The job content has two aspects. One is the job scope which involves the amount of responsibility, work place and the feedback provided. The higher the level of these factors the higher the job scope and higher the level of job satisfaction. The second aspect is variety. It has been found that a moderate amount of variety is most effective excessive variety produces confusion and streets and to little variety cause monotony and figure which dissatisfy an employee.

2.6.5 Personal factor

Personal attitude of an individual employees play Avery important role as to whether they are happy always. Complain about everything including the job. Age seniority and tenure have considerable.

Influence on job satisfaction. It is expected that people grow older they usually corporate ladders with passage of time and move in to more challenging and responsible position meeting these challenge and succeeding and source of satisfaction even if they do not move up in there positioning. It is equally normal to assume that with age people become more mature and less idealistic so they are willing to accept available resource and reward and become satisfaction about the situation.

In summary, turnover needs to be examined and monitored since it involves the most important resource of the organization.

CHAPTER THREE

3. Methodology

3.1. Research Design

In relation to this study the researcher used descriptive research design, because descriptive research design is appropriate to describe phenomena associated with a subject population. So, using descriptive research design the researcher was conducting the study properly. And also, the researcher has also used both quantitative and qualitative research design. Because this design used to answer the question to attain general and specific objective of the study

3.2. Types and Sources of Data

Since the different research papers has different data collection method in order to get the necessary information this study use of primary and secondary data to achieve the goal. The primary data will collect from primary source and also secondary data by observe.

Primary data

Primary data sources would be collected through questionnaires, interviews and observation would be collected.

Secondary data

Secondary sources: would be collected through book, literature, web page and different documentation would be used as source.

3.3. Sampling Design

3.3.1 Target population of the study

The target population of the study under CBE in Gubre branch was 36 employees.

3.3.2 Sampling techniques

The sampling techniques that had been used are census sampling technique. The reason why the researcher used this technique under this study is, there are small number of the CBE, Gubre Branch employee i.e. 36 employees in the Gubre Branch. To increase the accuracy the researcher lead used this type of method.

3.3.3 Sample Size

Total population size of the study is 36 in the organization. Those employees will be selected to increase the needs for the efficient of sample size determination needed to represent for the given population

3.4. Method of Data Collection

In this study the researcher used both primary and secondary source of data in order to conduct the research finding. The primary sources of data have been collected through questionnaires from employee and interview with the manager of the branch. Because questionnaires invite to write what they feel and look, appropriately in addition to these investigators used interview to get more reliable primary data is that important to the study. The secondary source of data was gathered from different printed materials like, magazines, reports, from previous research and from different websites. In order to collect or gather the data the researcher used close ended questionnaires. Because the researchers apply response in short period of time and save time to complete the study. The researchers also

Used open ended questionnaires because the respondent was a playing free response by using their own feeling. the data or information also collect from employee through interview to get necessary information from them

3.5. Methods of Data Analysis and Interpretation

This study used descriptive type of data analysis. Because the descriptive research is a study designed to depict the participant and describe what is, what the study shows and describe the characteristics in CBE bank in accurate way to produce reliable and more complete information and clearly and asses' problems. After the data is being collected the data were presented by tables, percentage and the data was interpreted and analyzed through descriptive method.

Chapter Four

4. Presentation, Analysis and Interpretation of data

This part of the research deals with the major finding of the study. The data was gathered through questionnaire and interview. All the necessary data and information were analyzed interpreted and the basic issues were given an appropriate treatment in order to gather the data on the assessment of employee turnover and its consequence on organizational performance questionnaire is distributed to 36 respondents' employees of the bank. Among 24 respondent of them were completed and returned properly. But 12 of them were failed to return because a number of reasons such as their unwillingness and carelessness to answer the question and their freguent absence from organization or bank.Interview is conduct to manager of the bank, the result of questionnaire is analyzed one by one using table, percentage and frequencies.

Personal Information

Table4.1 Demographic Characteristics of the Respondents

No	Item (1)	Respondent		
			No	Percentage
1	Sex	Male	24	75%
		Female	12	25%
		Total	36	100%
2	Item (2)	Age range	Frequency	Percentage
		20-25	4	16.67%
		26-35	25	50%
		36-46	7	33.33%
		Above 47	0	0%
		Total	36	100%

3	Item (3)	Educational level	No of respondent	Percentage
		Complete 12	12	16.67%
		Certificate	0	0%
		College diploma	0	0%
		College degree	19	75%
		Master	5	8.33%
		Total	36	100%
4	Item (4)	Duration service	No of respondent	Percentage
		Below 1 year	8	25%
		1-3 year	18	50%
		3-5 year	6	16.67%
		Above 5 year	4	8.33%
		Total	36	100%

Source, employees Questionnaire, 2025

Table 4.1(item1): - indicate sex of the respondent. As the above shows from a total respondent of 36 employees, 24(75%) of the respondent is male. And the remaining 12(25%) is female. The study indicates that the majority of the bank's employees are male.

Table 4.1 (item 2):- indicate that the age of respondent of the organization 20 to 25 is 4(16.67%) and the age between 26 to 35 is 25(50%) and also the age "between" 36 to 45 is 7(33.33%) as mentioned on the above table. Therefore, the greatest employee's age grade is in between 26 to 35 years in the organization.

Table 4.1 (item3) :- shows educational level of respondent. Employees which complete Grade 12 are 12(16.67%) of the total respondent are complete Grade 12. And 19(75%) out of the total 36 respondents are under degree holder. And the rest 5 employees of the organization which is under masters it comprises (8.33%) from total respondent. Therefore, as the above result mentioned most of the organization's employees are under degree level and the number of degree holders' employees' greater number than others.

As it is depicted on the table 4.1 (Item 4):- shows the duration of service, out of 36 respondent only 8(25%) of the employee serve the bank for 1 year. It also shows 6(16.67%)

of the employee serve for 3-5 years and 18(50%) employee serves from 1-3 years and 4(8.33%) employee services for above 5 years and from this result we conclude the turnover rate is high.

Table 4.2 the Basic Salary Structure

Category salary	No of respondent	Percentage
Below 2000	5	16.67%
2001-3000	9	25%
3001-3500	3	8.33%
Above 3500	18	50%
Total	36	100%

Sources: employees' Questionnaire, 2025

The above table 4.2 duplicated that 5 individuals is below the salary 2000 category, from 36 respondents 9(25%) employees' salaries are between 2001-3000. 3(8.33%) employees from total employee are between 3001-3500 categories of salary structure per month. The great deal of respondents gets above 3500 category salary structure. The 18(50%) of them get salary above 3500 birr. Compensation and salary is one of critical factor that attract and help to retain employees in the organization will determine the value of employees for the organization. It is contribution for the success of the organization and employee worth for the organization success. The bank which has better salary structure category which some bank would be beneficiary to retain employee in the bank and can keep employees satisfied with their job and it contribute also for the bank success.

4.2 Main Questions

Table 4.3 Employee intention to leave the organization

Item	Response	No of respondent	Percentage
Do you have an	Yes	24	58.33%

intention leave the organization	No	12	41.67%
Total		36	100%

Sources, employees' questionnaires 2025

As the above table 4.3 shows the majority of respondent 24(58.33%) have an intention to leave the organization. It is clearly stated in the above table 12(41.67%) of respondents have no intention to leave the organization. From this the researchers conclude that maximum of the organization employees has an intention to leave the organization.

So, the bank has to design a good mechanism to retain employees in the organizations and also reduce employee turnover in the bank.

Table 4.4 Employee Turnover Suggestion of Respondent

No	Description	No of respondent	Percentage
1	High	6	8.34%
2	Moderate	20	58.33%
3	Low	10	33.33%
Total		36	100%

Sources, employees' questionnaire, 2025

As above table 4.4 Indicate, the respondent replied as facing moderate 20(58.33%) employee turnover, and 10(33.33%) of respondent responded low turnover and the remaining 6(8.34%) of the respondent turnover with the bank is high. From the above table the researcher conclude that the actual turn over in the bank is medium.

Table 4.5 Types of work communication mostly applied to your Organization

Item	Response	No of respondent	Percentage
Upward	Yes	10	44.45%

Downward	No	26	55.55%
Total		36	100%

Sources, employees' questionnaire, 2025

As the above table indicate 10(44.45%) of respondents respond that they have upward communication with their supervisor. It also shows 26(55.55%) of respondent have good downward communications with their supervisor. From this the researchers conclude that there is poor relation between employees and managers. So it is one cause one employee to leave the organization.

The effectiveness of the employees and organization is imperative to have well upward communication with their supervisor work closely with their subordinate. It is clear that employee success and belongingness with boost. More well it stimulate employees knowing that they get recognition from their supervisor and it open the door to get good assistance from their supervisor so that it increase coordinating of supervisor with their employees and it would help the manager to know what is going on in the position level of the organization.

Table 4.6 Moral and Techniques Supports

Description	Respondent	No of respondent	Percentage
Do you get moral and technical support from your supervisor	Yes	26	72.22%
	No	10	27.78%
Total		36	100%

Source, employees' questionnaire, 2025

As the above table shows that 26(72.22%) of respondents out of 36 believe they have been provided with moral and technical support from their supervisor whereas 10(27.78%) of the respondent deny their provision of moral and technical support from their supervisor. It is clear that the employees who get moral and technical support from their supervisor highly

increase their interest for works. Others may decrease the turnover opportunity the reverse is also true for these not get moral and technical support from supervisor. It implies not satisfactory they get moral and technical support from the supervisor.

Table 4.7 Promotion Opportunity

No	Response	No of respondent	Percentage
1	Once a year	17	44.45%
2	Once in 2 year	8	22.22%
3	Not all	11	33.33%
4	Other specify	-	-
Total		36	100%

Sources, employees' questionnaire 2025

As the above table show that 17(44.45%) respondents replied as have chance for promotion once a year, 11(33.33%) of them not received promotion since they join the bank. The remaining 8(22.22%) respondents out of 36 get a chance of promotion once in two years. It is the fact that promotion is significant factor that induce employee to exert their potential at most. Promotion is one kind of device to retain a long service employee in an organization as long as possible. In addition to closed ended questions the researcher conducts open ended questions related to the cause of employee turnover in the bank. The respondents give many suggestions about the causes of employee turnover like, management dissatisfaction, health condition and lack of employee relation with in the bank, promotion opportunities, lowest salary relatively compared to some private banks etc. So, the researchers conclude that the promotion opportunities in the bank are low and it leads to employees to leave the bank.

Table 4.8 Relation with Coworker

How is your general relationship with co-worker?	No of respondent	Percentage
High	17	66.67%

Medium	11	25%
Neutral	8	8.33%
Low	0	0%
Very low	0	0%
Total	36	100%

Source, employees' questionnaire, 2025

As respondent gives information on the above table show the majority of the 17(66.67%)respondents have high as well as good relationship with their co-worker. In addition, 11(25%) respondents said that the relationship between co-workers is moderate. And the remaining 8(8.33%) respondents said that neutral. The researcher concludes that there is good relationship between employees. It also shows the work relationship is one of the determinate factors for employee turnover. When there is good worker relation the tendency to work and coordinate together would be high and that in return increases the productivity of the bank and would favorable working environmental.

Table 4.9 Work Environment Fitness

Item	Response	No of respondent	Percentage
Are you happy with present working environment	Yes	10	33.33%
	No	26	66.67%
Total		36	100%

Sources, employees' questioners 2025

As the table shows more than half respondent that is 26(66.67%) not happy with working environment of the bank whereas 10(33.33%) are happy with working environment. Working environment of any organization have significant role towards motivation and satisfying employees. When working environment of the organization is comfortable like supervisory style, working group, working condition it induce employees and it give internal satisfaction for employees and the employees would not feel tired with their work. The above data show that more than 66.67% of respondents is not happy with current working environment.

Table 4.10 Application of Incentive Reward

Item	Response	No of Respondent	Percentage
Is there any reward to motivate the best worker	Yes	12	38.89%
	No	24	61.11%
Total		36	**100%**

Sources, employees' questionnaires 2023

As the above shows the majority of respondent 24(61.11%) have not motivated for the best performance. It is clearly stated in the above table 12(38.89%) of respondents have received motivation for their performance. The above data show that most of employees are not motivated. Motivation is one of the main factors that determine the job satisfaction and retain of employees. When the employees are rewarded for their best performance the tendency to work hard and stay in the organization will increase.

Generally human being seeks appreciation for their best performance. Supervisor is most likely to be an appreciation provide for their subordinate to induce them and motivate to keep their best performance at the work place.

Table 4.11 Compensation for Contributions

No	Description	No of respondents	Percentage
1	Adequate	12	38.89%
2	Inadequate	24	61.11%
Total		36	**100%**

Sources, employees' questionnaires 2023

As the above table 4.11 shows that 24(61.11%) of the respondents believe that they have work load but they are not compensated with their good performance whereas 12(38.89%) of the respondents believe that they have adequate compensation with their work.

So the bank has to design a good compensation system to compensated employees according to their work load and responsibility and this reduce the turnover rate.

Table 4.12 Effect of employee turnover on organization performance

Item	Response		No of Respondent	Percentage
What about the effect of employee turnover on organizational performance	Very High		16	50%
	High		10	25%
	Medium		7	16.67%
	Neutral		-	0%
	Low		3	8.33%
	Very Low		-	0%
Total			36	**100%**

As the above table describes(50%) 16 respond that employee turnover has very high impact on organizational performance. It also 10(25%) of the respondent are given high impact on organization performance. And 7(16.67%) respondents a response it has a moderate effect on organization performance. And the remaining 3(8.33%) response it has a low impact. From this the researchers conclude that employee turnover has great impact on organizational performance. In addition to closed ended questionnaire the researchers conduct a semi- structured interview about the negative effect of employee turnover on organizational performance according to the information grated from the interview. Delay of service, additional cost for recruit and select new employee, work load on the remaining employees, loss of images of the bank, loss of skilled manpower and customer dissatisfaction.

Finally, the researchers have conducted a semi-structured interview to the bank manager and open-ended questions to workers of the bank related to what measures to be taken to minimize employee turnover in the bank. The response forwarded by the bank manager was as follows, providing transportation and house allowance, give batter position based on their educational level and experience, giving chance of upgrading their educational status, creating conducive environmental working condition and give financial and non-financial incentives for their batter achievement of their job and the respondent tells in order to minimize employee turnover in the bank the manager of the bank are do the following activities such as creating conducive working environment , providing motivational activities such as monetary and non-monetary rewards, ensuring employees as the prime asset of the organization, creating good relation employees will their boss, management must be based on competency political intervention should be banned,

and promotion opportunities. Finally conduct an interview to the manager related to what do you make when you see a symptom of turnover. According to the bank manager creating open discussion with employees and try to understand the whole problems the employees and overcome the problem.

Chapter Five

5. Summary, Conclusion and Recommendations

This chapter discuss summary, conclusion, what is found out in the analysis part and recommendation based on conclusion.

5.1 Summary

Based on the result of the study summary of finding were presented as flows;

Regarding to the information in the table 4.1 (item 1) from 36 respondent 75% of the respondents were male that means majority of the employees were male. The employee's participation of female is less.

According to table 4.1 (item 2) implies that the majority the employees were under the age distribution of 26-35 at this stage the most productive.

Regarding to the information from the table 4.2 (item 4) implies that the 50% of employees from 36 respondent responded that they were hold 1-3 years' work experience.

According to table 4.3 the majority employee (58.33%) of the respondent is an intention to leave the organization.

Information regarding to table 4.4 implies that the majority respondent responded that (58.33%) employees give a response employee turnover has moderate in organizational performance.

According the information observed on the table 4.5 55.55% of respondent have downward communication with their supervisor.

Information regarding to table 4.7 implies that less than 44.45% of the employees get promotional opportunities ones a year.

Regarding the information table 4.8 implies that the largest part of the employees 17(66.67%) of respondent have good relation with their co-workers.

According to the information observed on the table 4.9 implies that 26(66.67%) employees are not happy with current working environment.

Information regarding to table 4.10 implies that majority 24(61.11%) of employees have not motivated the basest workers and give rewards from their supervisor.

According to the information observed on the table 4.11 the majority 24(61.11%) of employees believe that the compensation given by the supervisor is in educate consider to the work load in the bank.

According to the information observed on table 4.12 around 50% employees responded employee turnover has very high impact on organization performance and around 25%of respondent employee turnover has high impact on organization performance. And 16.67% of the respondent responds the employee turnover has a moderate impact.

5.2 Conclusions

Based on the analysis of the previewed chapter the following conclusion is given based on research end over finding.

The research finding has showed the actual employee turnover in the organization or bank have moderate and increase time to time.

Male employees have more sensitive than female employees to make decision. The research finding has showed more of the employees of the bank are male and there is an intention to leave the organization.

Manager of CBE in Gubre branch applied more downward communication and due to this there is poor relationship between employees and managers. So, it is one cause of employees to leave the organization.

Employees in the bank has not sufficient to good they get amoral and technical support from there supervisor. Therefore, it is leads to employees leave the organization.

In commercial bank of Ethiopia Gubre branch employees do not happy with current working environment like supervisory stile, working group, working condition and other condition. Therefore, the above situations have leads to high employee turnover.

Human beings seek appreciation for their beast performance. The research finding shows employees have not satisfactory with the application of incentive reward. Therefore, it is one cause of employee turnover in the organization.

The promotion opportunities in the bank have not satisfactory. As the employees of the bank responded that the major causes of employee turnover are like management dissatisfaction, health condition and lake of employee relation with the bank, promotion opportunities and lowest salary compared to some private banks etc. So, the above causes have initiate employees leave the organization.

Employees believe that to avoid or overcome employees turn over within their bank the bank manager must a good relation between managers and employees within working environment and creating open discussion with employees and try to understand the whole problems and overcome the problem.

From the researcher finding

5.3 Recommendations

Based on the finding the study the following recommendation forwarded to the bank. In this section the researcher recommend solution based on the data analyzed in chapter four.

- Most employees of the bank are not pleased of the current reward system so the bank should maintain wage and salary levels sufficient to recruit, retain and motivate staff at all levels of managements, so the Bank should improve the reward system to maintain employees and job satisfaction.

- Gubre branch of CBE bank should improve or change its own reward and communication system to become more competitive in the bank industry and get more profit complied with other competitor.
- The current communication between employees and their supervisor, manager is almost poor. So, the bank was design and provides adequate communication system between management and other employees and department and function.
- The bank should prove full autonomy (if possible) or allow the participation of employees in decision making. This helps the employee to participate in decision making concerning their work.
- The bank should design different motivating tools (monetary or non-monetary) which will help the bank to retain its productive employees.
- The bank should try to convince its employees after knowing their intention to leave. This will help the bank to minimize the turnover rate, which ultimately a result is reduction of cost.
- The bank should conduct periodic salary and other benefits survey in order to make the salary scale competitive and the bank should administer salary scale fairly based on the requirement of the job qualification and relevant year of experience.
- The bank should fix and practice the term an employee should serve at a particular branch and also practice job rotation among employees in order to wider the promotion opportunities.
- Above all this research may give an insight about turnover, in commercial of Ethiopia, Gubre branch. The researcher also recommends the bank manager an extensive research on labor turnover.

References

- Abassi S.H&HollmanK.w (2000) turnover, the real bottom line public personal management
- Chrlaing,(1989) Human Resource Management
- Donton. Dr. (1981) Functional Turnover. An empirical Assessment Jonnal of Applied Psychology vole
- Edwin B. Flppo(1988) Personnel management 6th edition Mccmy hill book company
- Gray/ Stroke (1989) personnel Management Human Resource Approach 4th edition Richard and Irwishicp
- Http://www. Chow. Com/info8179402 employees turn over consequences
- John M .Ivancerich (1998) Human Resource Management (7th edition) von Holst man pressing
- John R. scnerneylion(1996) Management and organization Behavormary Ann von Gillnet (1996) Organizational Behavior
- Mary Ann von Gillnet. (1996) organization behavior.
- WnyncF(2003) Managing Human

APPENDIX

WOLKITE UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGEMENT

Dear Respondents,

This questionnaire is prepared by an undergraduate Management Department student at Wolkite University to gather data on the assessment of employee's turnover intention in case of commercial bank of Ethiopia, Gubre branch. The part of this research is for fulfillment of BA in management. Therefore, it requires your kindly response to the question . I would like to thank you in advance for your cooperation and willingness to fill the following questionnaire.

THANK YOU IN ADVANCE FOR YOUR COOPERATION!

GENERAL INSTRUCTION

-Read the question carefully and analyze before giving the answer.

-Respond question.

-Put the mark “x” in the box for multiple choices.

-Please try to use pen.

-Do not write name.

PART I. PERSONAL INFORMATION

1. Sex: Male ☐ Female ☐

2. Age: below 25 ☐ 26-35 ☐ 36-46 ☐ 47-55 ☐

3. Educational level:

12 completed ☐ certificate ☐ Diploma ☐ Degree ☐

Others_____

4. Duration of service:

Below one year ☐ 4 to 5 years ☐

1 to 3 year ☐ above 5 year ☐

5. Salary category

Below 2000 ☐ 2001 to 3000 ☐ 3001 to 3500 ☐ bove 3500 ☐

PART 2. BASIC RESEARCH QUESTION

6. How do you express about employee turnover in this bank?

High ☐ Medium ☐ low ☐

7. What types of communication is mostly used in your organization?

☐

Upward Downward ☐ Horizontal ☐ Diagonal ☐

8. How is the bank providing opportunity for promotion?

Once year ☐ once in two years ☐

Not at all ☐ other specify_____

9. Are you empowered to make decision that needs your own judgment?

Yes ☐ No ☐

10. How is your general relationship with your co -worker?

High ☐ Medium ☐ Neutral ☐ Low ☐ very low ☐

11. Are you happy with present working environment?

Yes ☐ No ☐

12. Is there any reward to motivate the best worker?

Yes ☐ No ☐

13. Do you get moral and technical support from your supervisor?

Yes ☐ No ☐

14. How do you express the compensation you get for your contribution?

Adequate ☐ In adequate ☐

15. What about the effect of employee turnover intention?

Very High ☐ High ☐ Medium ☐ Neutral ☐ low ☐

Very low ☐

16. Do you have an intention to leave the organization?

Yes ☐ No ☐

17. If your answer is ‘yes ‘for question number 16, what are the factors that initiate to leave the organization

_____

_____

_____

INTERVIEW TO MANAGER

1.Why employees leave from the organization?

_____

_____

_____

2. What mechanism applied to reduce turnover in your organization?

_____

_____

_____

3.What is the negative effect face in your organization where employees leave the organization?

_____

_____

_____

4. What do you make when you see a symptom turnover intention?

_____

_____

_____